

# EXHIBIT B

LAW OFFICES  
**McCABE, WEISBERG & CONWAY, LLC**  
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December 20, 2022

SCOTT F. WATERMAN (Chapter 13)  
Chapter 13 Trustee  
2901 St. Lawrence Ave.  
Suite 100  
Reading, Pennsylvania 19606  
Via United States Mail

BRAD J. SADEK  
Sadek and Cooper  
1315 Walnut Street  
Suite 502  
Philadelphia, Pennsylvania 19107  
Via United States Mail

Kevin M Bove  
3623 Gaul Street  
Philadelphia, Pennsylvania 19134  
Via United States Mail

United States Trustee  
Office of the U.S. Trustee  
Robert N.C. Nix Federal Building  
Suite 300  
Philadelphia, PA 19107  
Via United States Mail

Re: Navy Federal Credit Union or its Successor or Assignee vs. Kevin M Bove  
Chapter 13/Bankruptcy No. 20-10799-amc

Dear Parties:

We have been advised by our client that payment in accordance with the terms of the Stipulation approved by the Bankruptcy Court have not been made.

In order to cure the default, it will be necessary for your client to pay \$3,146.80, to become current under the Stipulation through December 2022, as well as all subsequent payments and late charges that fall due until the date of cure. The arrears are broken down as two (2) payments, each in the amount of \$1,523.40, representing November 2022 through December 2022; and attorney fees and costs in the amount of \$100.00 in connection with the preparing and sending of this Notice.

You are hereby notified that you have ten (10) days from the date of this letter in which to cure the default set forth above and to pay any subsequent payments that become due in the interim. At the expiration of the 10-day period, if the default has not been cured, I will file a Certification of Default with the Court in order to obtain an Order for relief from the Automatic Stay.

**McCabe, Weisberg & Conway is a debt collector. This is an attempt to collect a debt, and any information obtained will be used for that purpose.**

Very truly yours,

/s/ Andrew M. Lubin

ANDREW M. LUBIN, ESQUIRE  
McCABE, WEISBERG & CONWAY, LLC  
AML/cbs